

CURE ALZHEIMER'S FUND
PLANNED GIVING

 **Cure Alzheimer's**FUND



OUR MISSION

To fund research with the highest probability of preventing, slowing, or reversing Alzheimer's disease.

More than six million people in the United States currently live with Alzheimer's disease. The aging of the Boomer generation is rapidly driving this number higher and higher.

Today:

- Alzheimer's is the sixth-leading cause of death in the United States.
- Two-thirds of those afflicted are women.
- The disease's cost to our nation is approaching \$300 billion.

Our founders Jeff and Jacqui Morby, Henry McCance, and Phyllis Rappaport have each been personally affected by Alzheimer's. In 2004, they created Cure Alzheimer's Fund to find a cure for the disease.

Historically, Alzheimer's research has been hindered by a lack of funding and a time-consuming grant application process. Using lessons learned in the field of venture capital, our founders designed Cure Alzheimer's Fund as a novel approach to the research funding process. This new organization would:

- Fund research with the highest probability of preventing, slowing, or reversing Alzheimer's disease.
- Minimize bureaucracy with a rolling admissions process, dramatically reduced grant application paperwork, and rapid turnaround for approvals.
- Find the best researchers in the world with the most innovative ideas.
- Require that funded scientists collaborate and regularly meet to discuss research projects and findings.
- Create oversight boards to provide counsel regarding strategic direction and to review each grant request.
- Commit 100 percent of all donations directly to research, with the founders and board paying all overhead costs.

By taking away our memories, Alzheimer's disease robs us of our history and our legacy. By donating to Cure Alzheimer's Fund through our Planned Giving options, you can provide support for Alzheimer's disease research as part of your estate plan—and have an enduring impact on the search for a cure.



Research is the only path to a cure. By contributing to Cure Alzheimer's Fund through Planned Giving, you will help fund that research, and have an enduring impact on the search for a cure.

We have many Planned Giving options available, some of which offer tax incentives. The information that follows is intended to provide a high-level overview of Planned Giving with Cure Alzheimer's Fund.

Thank you.

CURE ALZHEIMER'S FUND LEGACY SOCIETY

The Legacy Society was created to honor those who have made a bequest or a planned gift to our organization. By becoming a member of the Legacy Society, you will join others who have committed to ending Alzheimer's disease through continued scientific research.

All members of the Legacy Society will remain anonymous to the public. This list remains exclusive to Cure Alzheimer's Fund and is never made available to outside entities.



PLANNED GIVING

There are a number of
Planned Giving strategies
that you can utilize.
Here you will find summaries
of available options.



BEQUEST

The most common and easily implemented form of planned gift is a bequest that includes a provision for Cure Alzheimer's Fund in the estate plan. The language will usually include a specific dollar amount or a percentage of the value of the estate.

The following is sample language:

I give (\$ amount) (X percent of the residue of my estate) to the Alzheimer's Disease Research Foundation dba Cure Alzheimer's Fund of Wellesley Hills, Massachusetts (or its successor organization, if any), for its general purposes.

GIFT OF RETIREMENT ASSETS OR LIFE INSURANCE POLICIES

Retirement assets such as IRAs, 401Ks, and life insurance proceeds can be donated to Cure Alzheimer's Fund in accordance with beneficiary designations that have been placed on file with the account custodian or life insurance company, not under the donor's will.





CHARITABLE LEAD TRUSTS (CLT'S)

A Charitable Lead Trust (CLT) is an irrevocable trust with two distinct interests: a charitable “lead interest” for a period of years, and a noncharitable “remainder interest.”

During the charitable lead period, the CLT would make payments to Cure Alzheimer’s Fund as chosen by the donor or trustees. In a charitable lead annuity trust (CLAT) the payments are fixed at the creation of the trust. In a charitable lead unitrust (CLUT) the payments vary from year to year.

The donor is subject to gift/estate tax upon funding the CLT, but only on the present value of the remainder interest, which could be low or even an amount of \$0.

At the expiration of the charitable lead period, the CLT distributes the remaining trust property to Cure Alzheimer’s Fund, free of gift or estate tax.

CHARITABLE REMAINDER TRUSTS (CRT'S)

A Charitable Remainder Trust (CRT) is an irrevocable trust with two distinct interests: a noncharitable interest for a period of years or for one or more lives, and a charitable “remainder interest.”

During the noncharitable period, the CRT makes annual payments to the donor or a family member. In a charitable remainder unitrust (CRUT) the annuity payments vary year to year and different types of CRUT's are possible. In a charitable remainder annuity trust (CRAT) the annuity payments are fixed at the creation of the trust.

After the initial period ends, the remaining CRT property passes to Cure Alzheimer's Fund.

The donor is entitled to a charitable income tax deduction in the year the CRT is funded, equal to the present value of the remainder interest passing on to Cure Alzheimer's Fund. The donor will not be subject to gift tax on funding the CRT if the noncharitable payments are made to the donor or spouse. The CRT itself is not subject to income taxes (including capital gains taxes). The donor may contribute highly appreciated securities to the CRT, and the CRT may sell those securities without incurring any present gains taxes. This makes a CRT a useful device for diversification. However, the noncharitable beneficiary will pay the capital gains taxes over time, as annual distributions are made.

In summary, CRT's may provide an income stream and income tax savings for the remainder of a donor's lifetime; the balance will be donated to Cure Alzheimer's Fund.



CHARITABLE GIFT ANNUITIES

With a Charitable Gift Annuity, the donor makes an outright gift directly to Cure Alzheimer's Fund (CureAlz) and enters into an annuity contract with CureAlz.

During the lifetime of the donor and/or spouse, Cure Alzheimer's Fund will make annual payments to the named donors. The amount of the annuity payment is fixed at the creation of the annuity based on the donor's age(s), and is typically calculated using rates published by the American Council on Gift Annuities. The annuity can begin immediately, or can be deferred to a future date. At the end of the annuity period, Cure Alzheimer's Fund retains any remaining funds.

Due to differences in state law, it is very important to consult with a lawyer before entering into a Charitable Gift Annuity.



Before you make any commitments, you should first consult with your financial advisor and/or attorney to determine whether Planned Giving is appropriate for you and your family.

If you have any questions regarding our Planned Giving options, or if you would like to make a gift, please contact Laurel Lyle, Vice President of Development Operations and Fundraising Programs at LLyle@CureAlz.org or 781-237-3800.

The information contained in this section on Planned Giving is intended for educational purposes only and is not intended to provide legal, tax, or other professional advice. We encourage you to consult with your attorney, tax advisor, or accountant before making any commitments.

Each year, scientists make new discoveries about the neurological system and the brain, and our understanding of the potential causes of Alzheimer's disease has improved greatly in the past decade. However, there is still much more to learn.

The latest research suggests that Alzheimer's disease is likely unique for each individual. Curing the disease will require the development of multiple therapeutic approaches, rather than a single solution. With your support, Cure Alzheimer's Fund can continue to make advances in the research needed to provide these therapies.

Cure Alzheimer's Fund is registered as a 501(C)(3) public charity under the name Alzheimer's Disease Research Foundation.



Charity Navigator awarded Cure Alzheimer's Fund its highest rating of four stars, and has listed the organization in the top three percent of all charities for seven consecutive years.



GuideStar lists Cure Alzheimer's Fund as a platinum-level participant—putting us in its highest level of recognition.



Cure Alzheimer's Fund is an accredited charity and meets all 20 of the Better Business Bureau's standards for charity accountability.



Cure Alzheimer's Fund is a non-profit dedicated to funding research with the highest probability of preventing, slowing, or reversing Alzheimer's disease. Our Board pays for all overhead expenses: 100% of your donation will go to research.

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Cure Alzheimer's Fund is a "doing business as" name for the Alzheimer's Disease Research Foundation,
a 501(c)(3) public charity with federal tax ID #52-239-6428